

**Information to identify the case:**

Debtor 1	<b>Benjamin L Williams</b>	Social Security number or ITIN	xxx-xx-1618
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Sabrina F Williams</b>	Social Security number or ITIN	xxx-xx-7639
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>12-26595-SLM</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Benjamin L Williams

Sabrina F Williams

1/31/18

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Benjamin L Williams  
Sabrina F Williams  
DebtorsCase No. 12-26595-SLM  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 57

Date Rcvd: Jan 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2018.

db/jdb +Benjamin L Williams, Sabrina F Williams, 410 9th Ave, Paterson, NJ 07514-1720  
 513174738 +Aurora Financial Gr In, 9 Eves Dr, Suite 109, Marlton, NJ 08053-8114  
 513183075 +CREDIT ACCEPTANCE, 25505 W 12 MILE RD #3000, SOUTHFIELD, MICH 48034-8331  
 513174752 +CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
 (address filed with court: Credit Acceptance, 25505 W 12 Mile, Southfield, MI 48034)  
 513469092 +Citybank (South Dakota), N.A., First Resolution Investment Corp, 5190 Neil Road, Suite 430,  
 Reno, NV 89502-8535  
 513174757 +First Resolution, 10 Forest Avenue, Paramus, NJ 07652-5242  
 516950432 +First Resolution Investment Corp., 5190 Neil Rd., Ste. 430, Reno, NV 89502-8535  
 513174767 +Lhr Inc, 56 Main St, Hamburg, NY 14075-4905  
 513456086 +MidFirst Bank, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,  
 Mountainside, NJ 07092-2315  
 513174772 +Midland Mortgage Company/Mid First Bank, 999 Nw Grand Blvd, Oklahoma City, OK 73118-6051  
 513174771 +Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, Po Box 26648,  
 Oklahoma City, OK 73126-0648  
 513174773 +N Jersey Fcu, 530 Route 46 East, Totowa, NJ 07512  
 513462852 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road,  
 Parsippany NJ 07054-5020  
 513174776 +Ssbachildnwr, P O Box 6972, Metairie, LA 70009-6972  
 513174777 +Transnatl, 1162 St Georges Av, Avenel, NJ 07001-1263  
 513174778 +Verizon New Jersey Inc, Po Box 3397, Bloomington, IL 61702-3397

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 31 2018 22:50:31 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 31 2018 22:50:28 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
 513204412 EDI: PHINAMERI.COM Jan 31 2018 22:18:00 Americredit Financial Services, Inc.,  
PO Box 183853, Arlington TX 76096  
 513195741 EDI: PHINAMERI.COM Jan 31 2018 22:18:00 AmeriCredit Financial Services, Inc.,  
PO Box 183853, Arlington, Texas 76096  
 513174734 +EDI: AFNIRECOVERY.COM Jan 31 2018 22:18:00 Afni, Inc., Attn: Bankruptcy, Po Box 3097,  
Bloomington, IL 61702-3097  
 513174735 +EDI: AFNIRECOVERY.COM Jan 31 2018 22:18:00 Afni, Inc., Po Box 3427,  
Bloomington, IL 61702-3427  
 513306689 EDI: AIS.COM Jan 31 2018 22:18:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838  
 513253990 EDI: AIS.COM Jan 31 2018 22:18:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 513317904 EDI: RESURGENT.COM Jan 31 2018 22:18:00 Ashley Funding Services, LLC its successors and,  
assigns as assignee of LabCorp, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
 513174737 +EDI: ACCE.COM Jan 31 2018 22:18:00 Asset Acceptance Llc, Po Box 1630,  
Warren, MI 48090-1630  
 513174736 +EDI: ACCE.COM Jan 31 2018 22:18:00 Asset Acceptance Llc, Attention: Bankruptcy,  
Po Box 2036, Warren, MI 48090-2036  
 513174744 EDI: CAPITALONE.COM Jan 31 2018 22:18:00 Capital One, N.a., Po Box 85520,  
Richmond, VA 23285  
 513174739 +EDI: RESURGENT.COM Jan 31 2018 22:18:00 Cach Llc/Square Two Financial,  
Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485  
 513174740 +EDI: RESURGENT.COM Jan 31 2018 22:18:00 Cach Llc/Square Two Financial,  
4340 S Monaco St Unit 2, Denver, CO 80237-3581  
 513268095 EDI: CAPITALONE.COM Jan 31 2018 22:18:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
 513174741 +EDI: CAPITALONE.COM Jan 31 2018 22:18:00 Capital One, N.a., Capital One Bank (USA) N.A.,  
Po Box 30285, Salt Lake City, UT 84130-0285  
 513174747 +EDI: CHASE.COM Jan 31 2018 22:18:00 Chase- Bp, 225 Chastain Meadows Court,  
Kennesaw, GA 30144-5897  
 513174748 +EDI: CHASE.COM Jan 31 2018 22:18:00 Chase/cc, Po Box 15298, Wilmington, DE 19850-5298  
 513206095 Fax: 504-889-9403 Jan 31 2018 22:54:21 Childrenswear, Bank of Louisiana, P O Box 6972,  
Metairie, LA 70009-6972  
 513174750 EDI: CHRYSLER.COM Jan 31 2018 22:18:00 Chrysler Financial/TD Auto Finance,  
27777 Franklin Rd, Farmington Hills, MI 48334  
 513174749 +EDI: CHRYSLER.COM Jan 31 2018 22:18:00 Chrysler Financial/TD Auto Finance,  
Attention: Bankruptcy, Po Box 860, Roanoke, TX 76262-0860  
 513174754 EDI: DISCOVER.COM Jan 31 2018 22:18:00 Discover Fin, Po Box 15316, Wilmington, DE 19850  
 513206343 +EDI: TSYS2.COM Jan 31 2018 22:18:00 Department Stores National Bank/Macys,  
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 513190105 EDI: DISCOVER.COM Jan 31 2018 22:18:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
 513174753 +EDI: DISCOVER.COM Jan 31 2018 22:18:00 Discover Fin, Attention: Bankruptcy Department,  
Po Box 3025, New Albany, OH 43054-3025

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 57

Date Rcvd: Jan 31, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513174755 +EDI: TSYS2.COM Jan 31 2018 22:18:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
513174760 +EDI: RMSC.COM Jan 31 2018 22:18:00 Gemb/JC Penny, Po Box 965005, Orlando, FL 32896-5005  
513174758 +EDI: RMSC.COM Jan 31 2018 22:18:00 Gemb/JC Penny, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
513174764 +EDI: RMSC.COM Jan 31 2018 22:18:00 Gemb/pc Richards, Po Box 981439, El Paso, TX 79998-1439  
513174762 +EDI: RMSC.COM Jan 31 2018 22:18:00 Gemb/pc Richards, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
513174766 +EDI: PHINAMERI.COM Jan 31 2018 22:18:00 Gm Financial, Po Box 181145, Arlington, TX 76096-1145  
513423150 E-mail/Text: bknotice@crgofusa.com Jan 31 2018 22:50:52 InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203, DALLAS, TX 75312-3203  
513214626 EDI: JEFFERSONCAP.COM Jan 31 2018 22:18:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617  
513174768 +EDI: TSYS2.COM Jan 31 2018 22:18:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
513174769 +EDI: MID8.COM Jan 31 2018 22:18:00 Midland Credit Mgmt In, 8875 Aero Dr, San Diego, CA 92123-2255  
513174770 +EDI: MID8.COM Jan 31 2018 22:18:00 Midland Funding, 8875 Aero Dr, San Diego, CA 92123-2255  
513174774 +E-mail/PDF: bankruptcy@ncfsi.com Jan 31 2018 22:46:02 New Century Financial, 110 S. Jefferson Rd., Suite 104, Whippany, NJ 07981-1038  
513174775 +E-mail/PDF: bankruptcy@ncfsi.com Jan 31 2018 22:46:02 New Century Financial, 110 S. Jefferson Rd Ste 1, Whippany, NJ 07981-1038  
513471390 EDI: PRA.COM Jan 31 2018 22:18:00 Portfolio Recovery Associates, LLC, c/o Capital One, Na, POB 41067, Norfolk VA 23541  
513470974 EDI: PRA.COM Jan 31 2018 22:18:00 Portfolio Recovery Associates, LLC, c/o Jc Penney, PO Box 41067, Norfolk VA 23541  
513174780 +EDI: VERIZONEAST.COM Jan 31 2018 22:18:00 Verizon New Jersey Inc, 500 Technology Dr, Weldon Spring, MO 63304-2225

TOTAL: 41

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Jefferson Capital Systems LLC  
513174745\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, N.a., Po Box 85520, Richmond, VA 23285)  
513174746\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, N.a., Po Box 85520, Richmond, VA 23285)  
513174751\* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
(address filed with court: Credit Acceptance, 25505 West 12 Mile Road, Southfield, MI 48034)  
513174742\* +Capital One, N.a., Capital One Bank (USA) N.A., Po Box 30285, Salt Lake City, UT 84130-0285  
513174743\* +Capital One, N.a., Capital One Bank (USA) N.A., Po Box 30285, Salt Lake City, UT 84130-0285  
513174756\* +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
517013747\* +First Resolution Investment Corp., 5190 Neil Road, Ste. 430, Reno, NV 89502-8535  
513174761\* +Gemb/JC Penny, Po Box 965005, Orlando, FL 32896-5005  
513174759\* +Gemb/JC Penny, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
513174765\* +Gemb/pc Richards, Po Box 981439, El Paso, TX 79998-1439  
513174763\* +Gemb/pc Richards, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
513215665\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617)  
513174781\* +Verizon New Jersey Inc, 500 Technology Dr, Weldon Spring, MO 63304-2225  
513174779\* +Verizon New Jersey Inc, Po Box 3397, Bloomington, IL 61702-3397

TOTALS: 1, \* 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 3180W

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Clifford B. Frish on behalf of Joint Debtor Sabrina F Williams yrodriguez@goldmanlaw.org,  
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.  
bestcase.com  
Clifford B. Frish on behalf of Debtor Benjamin L Williams yrodriguez@goldmanlaw.org,  
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.  
bestcase.com  
David G. Beslow on behalf of Joint Debtor Sabrina F Williams yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
David G. Beslow on behalf of Debtor Benjamin L Williams yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mark Goldman on behalf of Debtor Benjamin L Williams yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Mark Goldman on behalf of Joint Debtor Sabrina F Williams yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
TOTAL: 10